



COUNTY OF SAN DIEGO

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT NEIGHBORHOOD STABILIZATION PROGRAM

SUBSTANTIAL AMENDMENT 2008-09 ANNUAL ACTION PLAN 2005-10 FIVE-YEAR CONSOLIDATED PLAN NSP FUNDING APPLICATION

DRAFT

November 2008

THE NEIGHBORHOOD STABILIZATION PROGRAM

SUBSTANTIAL AMENDMENT

Jurisdiction(s): County of San Diego	NSP Contact Person: Lorene Kellogg
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INTRODUCTION

On July 30, 2008, Congress passed the Housing and Economic Recovery Act that appropriated \$3.92 billion of CDBG funds nationwide for emergency assistance for foreclosed or abandoned properties. On September 29, 2008, this \$3.92 billion was allocated to local and state jurisdictions by the U.S. Department of Housing and Urban Development (HUD), establishing the Neighborhood Stabilization Program (NSP). The County of San Diego's CDBG jurisdiction was allocated \$5,144,152 in grant funds. The County's jurisdiction includes the geographically large unincorporated area and the participating cities of Coronado, Del Mar, Imperial Beach, Lemon Grove, Poway and Solana Beach. These grant funds are intended for the acquisition of foreclosed or abandoned properties that could be sources of blight within community. The County of San Diego's Department of Housing and Community Development (HCD) will administer the County's allocation of these funds.

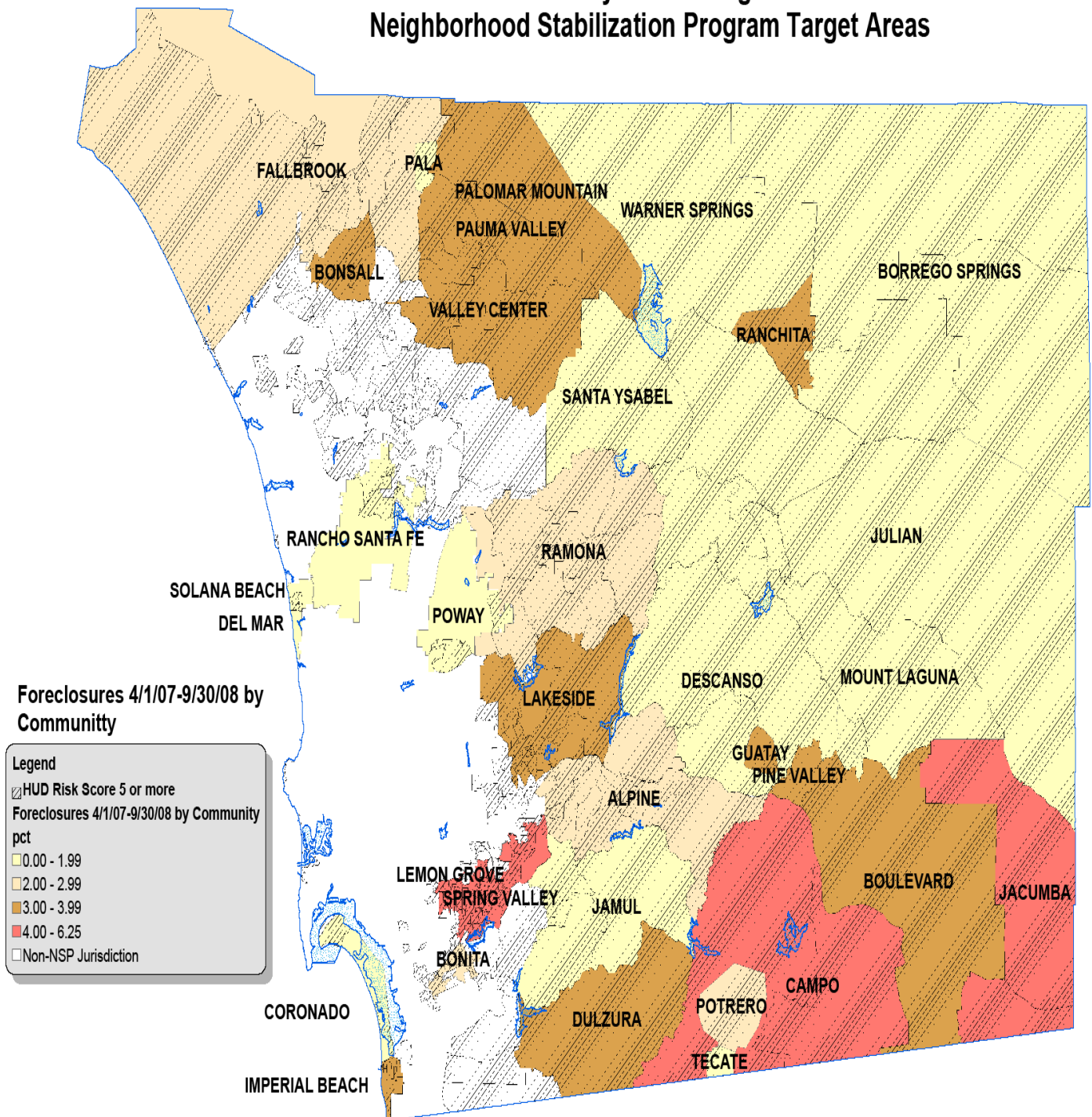
The strategy developed by the County of San Diego for the use of these funds will:

1. Create homebuyer opportunities for income eligible households to purchase foreclosed or abandoned homes;
2. Provide funds for the rehabilitation of foreclosed or abandoned homes purchased through this program with an emphasis on improvements resulting in increased energy efficiency and conservation of natural resources;
3. Provide funds to non-profit organizations and/or housing developers to purchase foreclosed or abandoned properties for rental units for income eligible households and/or special needs households.

A. AREAS OF GREATEST NEED

To determine the geographic areas of greatest NSP need within the County of San Diego's jurisdiction, data provided by HUD that identified communities by census tract and census block group and local data from DataQuick Information Systems containing the number of trustee's deeds of single family attached and detached residential units filed over an 18 month period from April 1, 2007 through September 30, 2008 was utilized. The NSP target areas for funding are those having a HUD data risk factor of five (5) or more and/or a foreclosure rate of two (2) percent or more. The following map identifies the communities within the County of San Diego's jurisdiction that will be targeted based the on the two sets of data.

County of San Diego Neighborhood Stabilization Program Target Areas



The County of San Diego has identified the following highlighted communities within its jurisdiction with 2 percent or greater foreclosure rate over the 18 month period of April 2007 through September 2008:

Source: DataQuick Information Systems

Community	SF Units	Foreclosures	% Foreclosed
CAMPO	864	54	6.25%
SPRING VALLEY	14930	828	5.55%
JACUMBA	231	11	4.76%
LEMON GROVE	5532	249	4.50%
BOULEVARD	314	12	3.82%
PINE VALLEY	640	24	3.75%
RANCHITA	111	4	3.60%
GUATAY	28	1	3.57%
DULZURA	113	4	3.54%
BONSALL	1499	53	3.54%
VALLEY CENTER	4238	137	3.23%
IMPERIAL BEACH	3953	127	3.21%
LAKESIDE	9308	293	3.15%
PALOMAR MOUNTAIN	97	3	3.09%
PAUMA VALLEY	497	15	3.02%
RAMONA	9501	243	2.56%
FALLBROOK	11848	290	2.45%
BONITA	5444	133	2.44%
POTRERO	139	3	2.16%
ALPINE	4491	90	2.00%
JAMUL	2450	47	1.92%
DESCANSO	551	9	1.63%
PALA	62	1	1.61%
SANTA YSABEL	198	3	1.52%
BORREGO SPRINGS	1654	25	1.51%
POWAY	13268	170	1.28%
JULIAN	1651	20	1.21%
WARNER SPRINGS	283	3	1.06%
MOUNT LAGUNA	191	1	0.52%
SOLANA BEACH	6292	26	0.41%
RANCHO SANTA FE	3076	8	0.26%
DEL MAR	5595	21	0.38%
CORONADO	6553	7	0.11%
TECATE	17	0	0.00%
TOTAL	115,619	2,915	2.52%
Total All SD County	726,631	20,399	2.81%

B. DISTRIBUTION AND USES OF FUNDS

Target areas in the County of San Diego's jurisdiction with the highest percentage of homes financed by subprime mortgage related loans, most foreclosure starts, or areas likely to face a significant rise in the rate of home foreclosures were identified based on HUD local data. Target areas with the greatest percentage of home foreclosures by community were identified by evaluating current local data from DataQuick Information Systems. The HUD data was overlaid on local foreclosure percentage data and, upon evaluating the two sources of data, areas of greatest need for the distribution and use of NSP funds were identified. Targeted communities include: Campo, Spring Valley, Jacumba, Lemon Grove, Boulevard, Pine Valley, Ranchita, Guatay, Dulzura, Bonsall, Valley Center, Imperial Beach, Lakeside, Palomar Mountain, Pauma Valley, Ramona, Fallbrook, Bonita, Potrero, and Alpine.

The NSP funds will be used to provide assistance to low, moderate, and middle income (LMMI) homebuyers to purchase and rehabilitate foreclosed or abandoned properties in the identified target areas. Homebuyers that can demonstrate they will have the greatest chance for successful homeownership will be given priority for assistance. Potential homebuyers will be provided a list of the NSP targeted areas. Those properties ranked five (5) or above by the HUD local data and/or with a foreclosure rate of two (2) percent or above as reflected in the County of San Diego local data will be identified as the eligible areas for assistance.

If it is determined that there is likely to be an insufficient expenditure of NSP funds for homebuyer activities, a Notice of Funding Availability and/or Requests for Proposals will be issued for the acquisition, development, and rehabilitation of foreclosed residential properties in the target areas for the purpose of providing affordable rental housing for LMMI individuals and households or permanent housing for special needs populations. At least 25% of the NSP grant will be used to benefit low income households in the target areas.

C. DEFINITIONS AND DESCRIPTIONS

(1) DEFINITION OF "BLIGHTED STRUCTURE"

The State of California Health and Safety Code Section 33031 defines the physical conditions that cause blight to include a "blighted structure" that is unsafe or unhealthy for persons to live or work. These conditions may be caused by serious building code violations, serious dilapidation and deterioration caused by long-term neglect, construction that is vulnerable to serious damage from seismic or geologic hazards, and faulty or inadequate water or sewer utilities. In addition, physical conditions that cause blight would include conditions that prevent or substantially hinder the viable use or capacity of building or lots. These conditions may be caused by buildings of substandard, defective, or obsolete design or construction given the present general plan, zoning, or other development standards. This section has definitions of a blighted area that are not outlined here because this definition applies to area conditions not related to the buildings themselves.

The San Diego County Redevelopment Agency uses the state legal definitions of blighted areas and the physical conditions that constitute blight.

(2) DEFINITION OF “AFFORDABLE RENTS”

The NSP definition of “affordable rents” is the same as the definition of “affordable rents” for the HOME Program. The NSP will use the HUD published schedule of affordable rents for the HOME program. This means that 65% HOME rents are established for households with incomes at or below 65% of the area median income, which are known as HIGH HOME rents, and incomes at or below 50% of the area median income, which are known as LOW HOME rents. Affordable rents will be determined by subtracting the family paid utilities from the applicable HOME rents.

The guidelines used for the determination of affordable rents under the HOME program are found in the following HUD guidebook:

<http://www.hud.gov/offices/cpd/affordablehousing/training/materials/building/index.cfm>.

(3) CONTINUED AFFORDABILITY FOR NSP ASSISTED HOUSING

Downpayment/Closing Cost Assistance and Rehabilitation Program

The County of San Diego will require that all single family home purchases funded through the NSP Downpayment/Closing Cost Assistance and Rehabilitation (DCCAR) Program be occupied by the eligible LMMI homebuyer for a period of at least 15 years. If a property purchased with NSP assistance is not continually occupied by the borrower as his/her primary residence during the 15 years, at a minimum, the NSP funds must be repaid, or, if greater, an amount equal to the current fair market value of the property less the value attributable to the non-NSP portion of the acquisition and improvements to the property must be repaid, per a requirement established in the loan documents. Also, if the home is refinanced during the 15 year period, at a minimum, the NSP funds must be repaid, or, if greater, an amount equal to the current fair market value of the property less the value attributable to the non-NSP portion of the acquisition and improvements to the property must be repaid, per a requirement established in the loan documents. However, the borrower may refinance to a lower interest rate on the primary loan without requiring repayment as long as equity is not removed at the time of refinancing and lien position remains the same.

Rental Acquisition, Development, and Rehabilitation Program

Housing acquired, developed, or rehabilitated with NSP funds for the purpose of providing permanent housing for LMMI individuals or families must be maintained as affordable housing for a period of 15 years and, in the case of rental properties, restrictive covenants will be placed on the title of the properties, which will hold a superior position to all liens and encumbrances.

(4) HOUSING REHABILITATION STANDARDS THAT WILL APPLY TO NSP ASSISTED ACTIVITIES

The County of San Diego will use the housing rehabilitation standards applicable for housing rehabilitation under the HOME program as described in the program guide at: <http://www.hud.gov/offices/cpd/affordablehousing/training/materials/building/index.cfm>. These standards are summarized as follows:

Local written rehabilitation standards and state and local code requirements will apply, or if no state and local code requirements, then the Uniform Building Code (ICBO), the National Building Code (BOCA), the Standard Building Code (SBCCI), the Council of American Building Officials one – or two –family code (CABO), or the minimum property standards at 24 CFR 200.925 or 200.926 (FHA) will apply, as well as, handicapped accessibility requirements, where applicable.

The County of San Diego will target rehabilitation funds to improvements that will improve conservation and energy savings. All rehabilitation will be performed under the supervision of a licensed contractor in compliance with all local code requirements.

D. LOW INCOME TARGETING

The amount of the NSP funds targeted to low-income households will be no less than \$1,286,038, which is 25% of the total NSP allocation. The County of San Diego will issue a Notice of Funding Availability or Requests for Proposals for the acquisition, development and rehabilitation of foreclosed or abandoned housing for households with incomes at or below 50% of area median income to ensure this goal is met, in addition to providing funds through the DCCAR Program for homebuyers.

E. ACQUISITIONS & RELOCATION

The County of San Diego does not intend to demolish or convert low- and moderate income dwelling units with NSP funds.

F. PUBLIC COMMENT

A public hearing on the County of San Diego NSP was held before the County of San Diego Board of Supervisors on October 28, 2008. No public comments were received at that time.

The County of San Diego NSP Substantial Amendment was posted on the website of the County of San Diego, Department of Housing and Community Development on November 10, 2008 at www.sdhcd.org and advertisements were placed in the Union Tribune on November 8, 2008 and La Prensa Spanish language publication on November 7, 2008, notifying the public of the availability of the County of San Diego NSP Substantial Amendment for review and comment. As of November 24, 2008, the following public comments were received:

(TO BE COMPLETED FOLLOWING CLOSE OF PUBLIC COMMENT PERIOD)

G. NSP INFORMATION BY ACTIVITY

NSP Downpayment/Closing Cost Assistance and Rehabilitation Program

- (1) **Activity Name:** NSP Downpayment/Closing Cost Assistance and Rehabilitation Program
- (2) **Activity Type:** This NSP activity provides funds for the purchase of abandoned or foreclosed homes in the targeted areas for low, moderate, or middle income households, as referenced in (A) and (B) of the chart located on page 58338 of the October 6, 2008 Federal Register. This is a CDBG eligible activity as outlined in 24 CFR 570.206 for an activity delivery cost and 24 CFR 570.201 (n) for direct homeownership assistance.
- (3) **National Objective:** This activity will benefit low, moderate and middle income persons as defined in the NSP Notice, with at least 25% of the funds targeted to low income individuals or families.
- (4) **Activity Description:** Priority for 25% of the funds will be given to individuals or households with incomes at or below 50% of the area median income (AMI) as reflected by the most current HUD area median income information. The current San Diego area median income information for households 50% and 120% of AMI effective February 2008 is shown in the following chart:

% AMI	Family Size	Maximum Annual Income
<u>50%</u>	1	\$27,650
	2	\$31,600
	3	\$35,550
	4	\$39,500
	5	\$42,650
	6	\$45,800
	7	\$49,000
	8	\$52,150
<u>120%</u>	1	\$66,350
	2	\$75,850
	3	\$85,300
	4	\$94,800
	5	\$102,400
	6	\$109,950
	7	\$117,550
	8	\$125,150

The NSP funds will be targeted to the areas of greatest need as identified previously. The first priority for assistance will be given to eligible homebuyers purchasing eligible single family foreclosed or abandoned residences within the targeted areas identified under Section A of this Substantial Amendment. The NSP DCCAR assistance will benefit income-qualified persons by allowing them to purchase homes that they may not otherwise qualify to purchase and to provide rehabilitation funds for conservation and energy savings improvements to these homes. This program, in which at least 65% of the NSP funds will be set aside, will allow eligible homebuyers

with incomes up to 120% of the local area median income, as adjusted by household size, to purchase homes.

The NSP DCCAR loans are forgivable after 15 years, provided eligible homebuyers continue to occupy the homes as their primary residences, do not refinance for “cash out” purposes, and comply with all loan requirements. If a property is sold prior to the expiration of the affordability period of 15 years, at a minimum, the NSP funds must be repaid, or, if greater, an amount equal to the current fair market value of the property less the value attributable to the non-NSP portion of the acquisition and improvements to the property must be repaid, unless the home is sold to another LMMI household. Rehabilitation funds will be targeted to improvements that enhance conservation and energy efficiency.

(5) Location Description: The targeted locations have been identified under Section A of this Substantial Amendment. A more detailed definition of target areas by Census Tract Block groups was pulled from both the HUD local data and the DataQuick Information Systems data. This target area information is reflected in the map on Page 3.

(6) Performance Measures: It is estimated that up to 70 units of housing will be acquired and/or rehabilitated through this activity assisting up to six households at 50% of area median income or below, at least 14 households at 51-80% of area median income and up to 50 households at 81-120% of area median income.

(7) Total NSP Budget: \$3,443,698

(8) Responsible Organization:

County of San Diego
Department of Housing and Community Development
3989 Ruffin Rd.
San Diego, CA 92123

Contact: Michael Dececchi, Chief, Community Development Division
Tel.: (858) 694-4802

(9) Projected Start Date: April 1, 2009 – estimate based on projected award date

(10) Projected End Date: September 30, 2011 – estimate based on projected award date

(11) Specific Activity Requirements:

Discount Rate: In order for the acquisition of a property to be eligible for NSP funds, the grantee will obtain documentation of carrying cost information for each individual property to justify a discount of no less than 10% for each individual property.

Range of Interest: This NSP activity will not require the payment of interest on the NSP funds. For non-NSP primary financing, the allowable interest rate must be in conformance with non-subprime loans for homeowner occupied single family residences and all loan terms must be approved by the grantee. The approved primary lenders must certify compliance with safe lending practices.

Duration or Term of Assistance: The tenure of beneficiaries for homeownership and rehabilitation assistance is at least 15 years because the loan documents will require that LMMI homebuyers reside in the NSP assisted residences for at least 15 years. If the eligible LMMI homebuyers fail to reside in their residences for at least 15 years, refinance their residences prior to the end of the 15-year period, or sell their residences to non-LMMI homebuyers, at a minimum, the NSP funds must be repaid, or, if greater, an amount equal to the current fair market value of the property less the value attributable to the non-NSP portion of the acquisition and improvements to the property must be repaid. The design of the activity will ensure continued affordability because the residence must be occupied by an eligible LMMI homeowner for at least 15 years.

NSP Affordable Housing Acquisition, Rehabilitation and Development Program

(1) Activity Name: NSP Affordable Housing Acquisition, Rehabilitation, and Development Program

(2) Activity Type: The NSP activity type is for the purchase, rehabilitation, and redevelopment of homes and residential properties as outlined on (B) of the chart located on page 58338 and (E) of the chart located on page 58338 of the October 6, 2008 Federal Register. The CDBG eligible activities are outlined in 24 CFR 570.206 for an activity delivery cost, and 24 CFR 24 CFR 570.201 (a), 570.202, 570.201 (c) and 570.201 (d).

(3) National Objective: The National Objective for this activity is to provide housing for households at or below 120% of the area median income.

(4) Activity Description: This activity will provide NSP funds to eligible non-profit agencies and developers to acquire, develop, and rehabilitate eligible foreclosed properties to provide long-term affordable housing for eligible individuals and families with priority for projects that benefit households with incomes at or below 50% of the area median income. It is expected that 0 to 25% of the NSP funds will be set aside for this activity depending on how successful the NSP Downpayment/Closing Cost Assistance and Rehabilitation Program is in providing at least 25% of the grant funding for housing assistance for eligible low income individuals and families.

All properties acquired under this activity with NSP funds will have restrictive covenants for a mandatory 15 year affordability period for the agreed upon project affordability levels. The funds will be issued as loans, but the loans will be forgiven after 15 years, providing all loan and program terms are complied with. The types of housing that will be provided through this activity are LMMI permanent rental housing. This activity may target or prioritize funding for permanent housing for special needs populations, such as persons with disabilities or the elderly.

The NSP funds under this activity will be targeted to the areas of greatest need as identified previously. This means that first priority for projects will be given to proposals for housing to be acquired within the highest priority target areas identified under Sections A of this Substantial Amendment. The NSP assistance will benefit income-qualified persons by providing affordable housing for LMMI individuals and families, and may provide permanent housing for persons with special needs.

(5) Location Description: The targeted locations have been identified under Section A, as well as identified in the previous map on page 3.

6. Performance Measures: It is estimated that these funds may provide between 8 to approximately 25 units of housing for up to approximately 25 individuals or families with incomes at or below 50% of the area median income, providing the NSP Downpayment/Closing Cost Assistance and Rehabilitation Program activity is unable to meet the minimum requirement for funding low-income individuals and families. It is anticipated that the majority of the 25 assisted individuals or families will have incomes at or below 50% of the area median income.

(7) Total NSP Budget: \$1,286,038

(8) Responsible Organization:

County of San Diego
Department of Housing and Community Development
3989 Ruffin Rd.
San Diego, CA 92123

Contact: Michael Dececchi, Chief, Community Development Division
Tel.: (858) 694-4802

This activity will be implemented as a second priority activity should the Downpayment/Closing Cost Assistance and Rehabilitation Program not meet expenditure and income targeting goals. The designated developers or non-profit organizations have not yet been identified. These organizations must successfully compete for NSP funds through a Notice of Funding Availability or Request for Proposals process to acquire, develop or rehabilitate foreclosed properties to provide housing for low-income individuals and households with special needs populations.

(9) Projected Start Date: April 1, 2009 – estimated based on projected date of award

(10) Projected End Date: September 30, 2011 – estimated based on projected date of award

(11) Specific Activity Requirements:

Discount Rate: In order for the acquisition of a property to be eligible for NSP funds, the grantee will review carrying cost information for each individual acquired property and if warranted, require a lender discount of no less than 10% for each individual property. The carrying cost information will be documented in the grantee files.

Range of Interest: This NSP activity will not require the payment of interest on the NSP funds. The NSP funds will be provided as a loan that is forgivable after 15 years, providing all NSP loan terms are met.

Duration or Term of Assistance: The tenure of beneficiaries for affordable housing acquisition, rehabilitation, and development will be for at least 15 years. The design of the activity will ensure continued affordability because the properties acquired with NSP funds will hold restrictive

covenants for 15-year affordability for low, mod, or middle income individuals or families as specified in the project loan documents.

CERTIFICATIONS

- (1) **Affirmatively further fair housing.** The jurisdiction will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.
- (2) **Anti-lobbying.** The jurisdiction will comply with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.
- (3) **Authority of Jurisdiction.** The jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.
- (4) **Consistency with Plan.** The housing activities to be undertaken with NSP funds are consistent with its consolidated plan, which means that NSP funds will be used to meet the congressionally identified needs of abandoned and foreclosed homes in the targeted area set forth in the grantee's substantial amendment.
- (5) **Acquisition and relocation.** The jurisdiction will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the Notice for the NSP program published by HUD.
- (6) **Section 3.** The jurisdiction will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.
- (7) **Citizen Participation.** The jurisdiction is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP requirements.
- (8) **Following Plan.** The jurisdiction is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.
- (9) **Use of funds in 18 months.** The jurisdiction will comply with Title III of Division B of the Housing and Economic Recovery Act of 2008 by using, as defined in the NSP Notice, all of its grant funds within 18 months of receipt of the grant.
- (10) **Use NSP funds \leq 120 of AMI.** The jurisdiction will comply with the requirement that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120% of area median income.
- (11) **Assessments.** The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital

costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. In addition, with respect to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

(12) **Excessive Force.** The jurisdiction certifies that it has adopted and is enforcing: (1) a policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and (2) a policy of enforcing applicable State and local laws against physically barring entrance to or exit from, a facility or location that is the subject of such non-violent civil rights demonstrations within its jurisdiction.

(13) **Compliance with anti-discrimination laws.** The NSP grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601-3619), and implementing regulations.

(14) **Compliance with lead-based paint procedures.** The activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K, and R of this title.

(15) **Compliance with laws.** The jurisdiction will comply with applicable laws.

Signature/Authorized Official

Date

Title

NSP Substantial Amendment Checklist

For the purposes of expediting review, HUD asks that applicants submit the following checklist along with the NSP Substantial Amendment and SF-424.

Contents of an NSP Action Plan Substantial Amendment

Jurisdiction(s): County of San Diego Lead Agency: Same Jurisdiction Web Address: www.sdhcd.org (URL where NSP Substantial Amendment materials are posted)	NSP Contact Person: Lorene Kellogg Address: 3989 Ruffin Rd., San Diego, CA 92123 Telephone: (858) 694-8724 Fax: (858) 514-6591 Email: lorene.kellogg@sdcounty.ca.gov
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The elements in the substantial amendment required for the Neighborhood Stabilization Program are:

A. AREAS OF GREATEST NEED

Does the submission include summary needs data identifying the geographic areas of greatest need in the grantee's jurisdiction?

Yes ☒ No ☐ Verification found on page 3.

B. DISTRIBUTION AND USES OF FUNDS

Does the submission contain a narrative describing how the distribution and uses of the grantee's NSP funds will meet the requirements of Section 2301(c)(2) of HERA that funds be distributed to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and identified by the grantee as likely to face a significant rise in the rate of home foreclosures?

Yes ☒ No ☐ Verification found on page 6.

Note: The grantee's narrative must address the three stipulated need categories in the NSP statute, but the grantee may also consider other need categories.

C. DEFINITIONS AND DESCRIPTIONS

For the purposes of the NSP, do the narratives include:

- a definition of "blighted structure" in the context of state or local law,
Yes ☒ No ☐ Verification found on page 6.
- a definition of "affordable rents,"
Yes ☒ No ☐ Verification found on page 7.
- a description of how the grantee will ensure continued affordability for NSP assisted housing,
Yes ☒ No ☐ Verification found on page 7.

- a description of housing rehabilitation standards that will apply to NSP assisted activities?

Yes ☒ No ☐ Verification found on page 8.

D. LOW INCOME TARGETING

- Has the grantee described how it will meet the statutory requirement that at least 25% of funds must be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals and families whose incomes do not exceed 50% of area median income?

Yes ☒ No ☐ Verification found on page 8.

- Has the grantee identified how the estimated amount of funds appropriated or otherwise made available will be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50% of area median income?

Yes ☒ No ☐ Verification found on page 8.
Amount budgeted = \$ 1,286,038.

E. ACQUISITIONS & RELOCATION

Does grantee plan to demolish or convert any low- and moderate-income dwelling units?

Yes ☐ No ☒ (If no, continue to next heading)
Verification found on page 9.

If so, does the substantial amendment include:

- The number of low- and moderate-income dwelling units—i.e., ≤ 80% of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities?
Yes ☐ No ☐ Verification found on page ____.
- The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e., ≤ 120% of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion)?
Yes ☐ No ☐ Verification found on page ____.
- The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income?
Yes ☐ No ☐ Verification found on page ____.

F. PUBLIC COMMENT PERIOD

Was the proposed action plan amendment published via the grantee jurisdiction's usual methods and on the Internet for no less than 15 calendar days of public comment?

Yes ☒ No ☐ Verification found on page 9.

Is there a summary of citizen comments included in the final amendment?

Yes ☒ No ☐ Verification found on page 9.

G. INFORMATION BY ACTIVITY

Does the submission contain information by activity describing how the grantee will use the funds, identifying:

- eligible use of funds under NSP,
Yes ☒ No ☐ Verification found on page 10, 12.
- correlated eligible activity under CDBG,
Yes ☒ No ☐ Verification found on page 10, 12.
- the areas of greatest need addressed by the activity or activities,
Yes ☒ No ☐ Verification found on page 11, 13.
- expected benefit to income-qualified persons or households or areas,
Yes ☒ No ☐ Verification found on page 11, 13.
- does the applicant indicate which activities will count toward the statutory requirement that at least 25% of funds must be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals and families whose incomes do not exceed 50% of area median income?
Yes ☒ No ☐ Verification found on page 10, 13.
- appropriate performance measures for the activity,
Yes ☒ No ☐ Verification found on page 11, 13.
- amount of funds budgeted for the activity,
Yes ☒ No ☐ Verification found on page 11, 14.
- the name, location and contact information for the entity that will carry out the activity,
Yes ☒ No ☐ Verification found on page 11, 14.
- expected start and end dates of the activity?
Yes ☒ No ☐ Verification found on page 12, 14.
- If the activity includes acquisition of real property, the discount required for acquisition of foreclosed upon properties,
Yes ☒ No ☐ Verification found on page 12, 14.
- If the activity provides financing, the range of interest rates (if any),
Yes ☒ No ☐ Verification found on page 12, 14.

- If the activity provides housing, duration or term of assistance,
Yes ☒ No ☐ Verification found on page 12, 15.
- tenure of beneficiaries (e.g., rental or homeownership),
Yes ☒ No ☐ Verification found on page 12, 15.
- does it ensure continued affordability?
Yes ☒ No ☐ Verification found on page 12, 15.

H. CERTIFICATIONS

The following certifications are complete and accurate:

- | | | |
|--|---|-----------------------------|
| (1) Affirmatively furthering fair housing | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (2) Anti-lobbying | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (3) Authority of Jurisdiction | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (4) Consistency with Plan | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (5) Acquisition and relocation | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (6) Section 3 | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (7) Citizen Participation | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (8) Following Plan | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (9) Use of funds in 18 months | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (10) Use NSP funds \leq 120 of AMI | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (11) No recovery of capital costs thru special assessments | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (12) Excessive Force | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (13) Compliance with anti-discrimination laws | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (14) Compliance with lead-based paint procedures | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (15) Compliance with laws | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |

APPLICATION FOR FEDERAL ASSISTANCE

Version 7/03

1. TYPE OF SUBMISSION: Application <input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction		2. DATE SUBMITTED	Applicant Identifier	
Pre-application <input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction		3. DATE RECEIVED BY STATE	State Application Identifier	
		4. DATE RECEIVED BY FEDERAL AGENCY	Federal Identifier	
5. APPLICANT INFORMATION				
Legal Name:		Organizational Unit:		
		Department:		
Organizational DUNS:		Division:		
Address:		Name and telephone number of person to be contacted on matters involving this application (give area code)		
Street:		Prefix:	First Name:	
City:		Middle Name		
County:		Last Name		
State:	Zip Code	Suffix:		
Country:		Email:		
6. EMPLOYER IDENTIFICATION NUMBER (EIN): □□-□□□□□□□□		Phone Number (give area code)		Fax Number (give area code)
8. TYPE OF APPLICATION: <input type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) <input type="checkbox"/> <input type="checkbox"/> Other (specify)		7. TYPE OF APPLICANT: (See back of form for Application Types) Other (specify)		
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: TITLE (Name of Program): □□-□□□□		9. NAME OF FEDERAL AGENCY:		
12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.):		11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:		
13. PROPOSED PROJECT		14. CONGRESSIONAL DISTRICTS OF:		
Start Date:	Ending Date:	a. Applicant		b. Project
15. ESTIMATED FUNDING:		16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?		
a. Federal	\$. ⁰⁰	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE:		
b. Applicant	\$. ⁰⁰	b. No. <input type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372		
c. State	\$. ⁰⁰	<input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW		
d. Local	\$. ⁰⁰	17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?		
e. Other	\$. ⁰⁰	<input type="checkbox"/> Yes If "Yes" attach an explanation. <input type="checkbox"/> No		
f. Program Income	\$. ⁰⁰			
g. TOTAL	\$. ⁰⁰			
18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.				
a. Authorized Representative				
Prefix	First Name		Middle Name	
Last Name		Suffix		
b. Title		c. Telephone Number (give area code)		
d. Signature of Authorized Representative		e. Date Signed		